UNITED STATES BANKRUPTCY COURT

FOR THE

EASTERN DISTRICT OF VIRGINIA Alexandria Division

In the Matter of:	Chapter 13
Luis Alberto Sierra Chavez	
AND	
MEGAN ROSE SIERRA	
	Case No. 20-10286-KHK
Debtors	

OBJECTION TO CONFIRMATION OF PLAN, NOTICE OF OBJECTION TO CONFIRMATION OF PLAN AND NOTICE OF SCHEDULED HEARING ON THIS OBJECTION

Thomas P. Gorman, Chapter 13 Trustee, has filed this objection to confirmation of your Chapter 13 Plan filed February 18, 2020. The cause for this objection is as follows:

Violation of 11 U.S.C. §1325(a)(6) - Feasibility.

• Plan makes no provision for Ocean City timeshare.

Violation of 11 U.S.C. §1325(b)(1)(B) - Disposable Income.

• Schedule I shows a \$589.88 per month deduction for dependent care which Debtor testified is no longer deducted and which is included in the \$1,900.00 per month figure at Line 8 of Schedule J.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not wish the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before five business days prior to the hearing date, you or your attorney must:

File with the court a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an

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Notice of Objection To Confirmation

Luis Alberto Sierra Chavez and Megan Rose Sierra, Case #20-10286-KHK

order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. You must mail a copy to the persons listed below.

Attend the hearing to be held on March 26, 2020 at 1:30 p.m., in Courtroom III on the 3rd floor, United States Bankruptcy Court, 200 South Washington Street, Alexandria, VA 22314. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing. A copy of any written response must be mailed to the following persons:

Thomas P. Gorman 300 North Washington Street, Ste, 400 Alexandria, VA 22314

Clerk of the Court United States Bankruptcy Court 200 South Washington Street Alexandria, VA 22314

If you or your attorney do not take steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

CERTIFICATE OF SERVICE

I hereby certify that I have this 6th day of March, 2020, served via ECF to authorized users or mailed a true copy of the foregoing Objection to Confirmation, Notice of Objection and Notice of Hearing to the following parties.

Luis Alberto Sierra Chavez Megan Rose Sierra Chapter 13 Debtors 3008 Revere Street Bealeton, VA 22712 John C. Morgan, Jr., Esquire Attorney for Debtor New Day Legal, PLLC 98 Alexandria Pike, Ste. 10 Warrenton, VA 20186

VSB 26421

__/s/ Thomas P. Gorman____ Thomas P. Gorman